

In re:
Steven Keith
Debtor

Case No. 22-11136-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 14, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2022:

Recip ID	Recipient Name and Address
db	+ Steven Keith, 2711 Jones Blvd, Easton, PA 18045-6049
14688048	Bridgecrest Credit Company LLC, 1800 N Colorado St, Gilbert, AZ 85233
14688052	+ DC DMV Adjudication Services, PO Box 37135, Washington, DC 20013-7135
14688051	+ Daniel David, 7772 Knoll Drive S, Jacksonville, FL 32221-6182
14688053	Delaware Department of Transportation, Delaware E-Z Pass Violations Center, PO Box 697, Dover, DE 19903-0697
14688054	Express Lanes, c/o JPMorgan Chase Bank NA, PO Box 28148, New York, NY 10087-8148
14688057	+ FMC-Omaha Service Ctr, PO Box 542000, Omaha, NE 68154-8000
14688059	+ Linebarger Goggan Blair & Sampson LLP, 4 Penn Center - Ste 910, 1600 John F. Kennedy Blvd, Philadelphia, PA 19103-2818
14688061	Maryland Transportation Authority, PO Box 12853, Philadelphia, PA 19176-0853
14688062	+ Medico Construction Equipment, 3647 Shafers Schoolhouse Road, Stroudsburg, PA 18360-7588
14688064	Oliphant Financial, 1800 Secon Str, Suite 603, Sarasota, FL 34236
14688065	+ PA Turnpike Toll By Plate, PO BOX 645631, Pittsburgh, PA 15264-5254
14688066	+ Richard Edgerton, PO Box 183, Hampton, NJ 08827-0183
14688069	+ Thomas George Associates LTD, PO Box 30, East Northport, NY 11731-0030

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Oct 15 2022 04:18:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 15 2022 00:16:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 15 2022 00:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14688049	+ EDI: CAPITALONE.COM	Oct 15 2022 04:18:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14688050	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 15 2022 00:27:31	Credit One Bank, 6801 S Cimarron Road, Las Vegas, NV 89113-2273
14688055	+ Email/Text: bankruptcy@fncbinc.com	Oct 15 2022 00:16:00	First National Collection Bureaus Inc, 50 W Liberty St - Ste 250, Reno, NV 89501-1973
14688056	+ EDI: AMINFOFP.COM	Oct 15 2022 04:23:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14688058	EDI: JEFFERSONCAP.COM	Oct 15 2022 04:23:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
14688060	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 15 2022 00:27:27	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
14688063	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 15 2022 00:27:22	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14688067	+ EDI: RMSC.COM	Oct 15 2022 04:18:00	SYNCB/Littman Jewelers, PO Box 965036,

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14688068	+ EDI: RMSC.COM		Orlando, FL 32896-5036
		Oct 15 2022 04:18:00	SYNCB/Old Nacy PC, 4125 Winward Plaza, Alpharetta, GA 30005-8738
14688070	+ EDI: AGFINANCE.COM		
		Oct 15 2022 04:18:00	WebBank/OneMain, 100 International Dr - Ste 1500, Baltimore, MD 21202-4673

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHARLES LAPUTKA	on behalf of Debtor Steven Keith claputka@laputkalaw.com jen@laputkalaw.com; jbolles@laputkalaw.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axiosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axiosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Steven Keith	Social Security number or ITIN	xxx-xx-1653
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-11136-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Keith

10/13/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.